



Zakat Well-Being Index (ZAWI): A Holistic Assessment System for Poor and Needy Asnaf

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Abstract. Well-being is an individual's self-assessment of happiness, life satisfaction, quality of life and financial well-being. In the Islamic context, well-being is strengthened through the implementation of zakat as a mechanism for redistribution of wealth and social protection. The Zakat Recipient Well-being Index (ZAWI) is a holistic measurement system developed to assess the level of well-being of the poor and needy asnaf groups. The development of this ZAWI uses a qualitative approach that includes literature analysis, semi-structured interviews with selected asnaf using purposeful sampling until data saturation is achieved, and manual thematic analysis. The study findings found that the ZAWI integrates well-being dimensions that include aspects of the meaning of well-being, emotions and psychology, daily life, finances, spirituality, and self- and social resilience, which are then operationally formulated into spiritual, emotional, social and economic constructs. This approach ensures that the ZAWI has a strong conceptual foundation and is relevant to the reality of the lives of zakat recipients, in addition to functioning as a decision support system to help zakat institutions assess distribution, determine aid priorities and plan sustainable asnaf development interventions.

Keywords: Zakat, Well-Being Index, Poor and Needy, Asnaf.

1 Introduction

Muslims acknowledge that zakat is an obligatory pillar of Islam for those who meet the required wealth threshold. As a core component of the Islamic economic system, zakat functions not only as charity but as a divinely ordained mechanism that purifies wealth, stabilises the economy, and enhances the well-being of the ummah [1]. According to Surah At-Taubah verse 60, the poor and the needy are among the first mentioned of the eight categories eligible to receive zakat.

In Malaysia, zakat is managed at the state level by the State Islamic Religious Council (MAIN) in accordance with the Islamic Administration Enactment [2]. Zakat collection and distribution have shown consistent increases, including in Terengganu,

where allocations to the poor and needy increased significantly between 2020 and 2023 (from RM22,823,869.19 to RM30,178,256.13 for the poor and from RM88,874,021.83 to RM149,837,303.92 for the asnaf). Nationally, the Malaysian Well-being Index also showed an increase in 2024 [3]. However, these indicators reflect well-being in general and do not specifically reflect the situation of zakat recipients.

The 2022 Family Wellbeing Index reported that Terengganu recorded a moderate level of well-being, with the economic domain recording the lowest score, especially in financial well-being (National Population and Family Development Board, Malaysia, 2025). Effective zakat management depends not only on the efficiency of fund distribution but also on a systematic evaluation mechanism to ensure that the assistance provided actually improves the well-being of recipients [4]. This raises critical questions about the financial situation and overall well-being of zakat recipients, despite the fact that zakat allocations have shown an increase. Since zakat aims not only to reduce poverty but also to improve holistic well-being, it is important to assess whether zakat recipients are truly experiencing an improvement in their quality of life and dignity in line with the ideals of a civilized society.

In addition, most well-being indices used today are developed based on conventional frameworks that emphasize economic and material dimensions such as income, expenditure, employment level, asset ownership, and access to basic amenities. For example, well-being indices widely used in Malaysia, such as the Malaysian Well Being Index (MyWI), focus on economic, social, and environmental dimensions without explicitly including spiritual well-being [3]. While these aspects are important, they are not sufficient to describe the true well-being of individuals from an Islamic perspective, which is holistic and balanced between worldly life and the hereafter.

Well-being in Islam encompasses peace of mind, a strong relationship with Allah SWT, social harmony, and emotional stability. It never about fulfils the material needs only. Study by Kader (2021) found that human well-being from an Islamic perspective is developed by integrating philosophical insights of happiness (sa'adah) with an objective list of five essential goods which are religion (Din), self (Nafs), intellect ('Aql), progeny (Nasl) and wealth (Mal) that correspond to spiritual, physical and psychological, intellectual, familial and social, and material well-being, respectively [5]. This finding was confirmed by Mohd Noor and Abdullah (2022) where they of the view that according to maqasid al-Shariah, well-being naturally integrates material, spiritual, relational, and psychological dimensions, offering a more comprehensive framework than conventional measures that focus solely on material things [6]. It is widely acknowledged that zakat recipients carry a unique context. For example, they come from different socioeconomic, psychological state, as well as spiritual characteristics. Thus, the existing well-being indices might not be well-suited for them as they are developed for the general population. Recent study found that the poor and needy asnaf often face complex life stresses which eventually impact their overall well-being. According to Rose, Ishak and Marzuki (2025), financial instability, psychological stress and family conflict are among those complex life stresses that has been recognized [7]. Therefore, it is crucial to consider the state of spiritual strength, emotional resilience and also social support in developing indices specifically for these groups, without ignoring the material deprivation per se. Material indicators alone is quite unrealistic to

identify the real condition of the lives of the poor and the needy *asnaf*. A broader measurement framework that goes beyond purely material metrics is much needed as agreed by Mohd Noor and Abdullah (2022) [6]. Furthermore, in Islam, the overall well-being is defined through the integration of both material and spiritual dimensions.

Responding to this demand, Zakat Beneficiary Well-being Index (ZAWI) was developed as an integrated formative framework. This preliminary phase proposes the necessary qualitative dimensions - spiritual, emotional, social, and economic - to assess the well-being of the poor and needy *asnaf* integratively. As an initial index system, it provides the structural index basis for a decision support tool that enables zakat institutions to plan, implement, and evaluate support scheme in a more deliberate and high-impact manner.

2 Literature Review

2.1 Current Approaches to Asnaf Assessment

There is no doubt that zakat institutions have implemented numerous initiatives in empowering poor and needy *asnaf*. However, the concern here is that the frameworks used to assess their effectiveness remain conceptually narrow. Quantifiable socioeconomic indicators are the most common evaluations being practiced. Among others, they are about income growth, employment status, and levels of economic self-sufficiency. But equally fundamental dimensions of well-being, including spiritual tranquility, emotional resilience, and social integration seem to be neglected. This research paradigm limits a holistic appraisal of zakat outcomes and complicates efforts to ascertain whether its broader objectives of human and societal transformation are being meaningfully realized.

Various empirical studies supported this concern. Nooh (2005) for example highlighted that zakat program was assessed through socio-economics gains, especially in terms of reducing poverty and developing entrepreneurs from zakat recipients [8]. This finding is in line with previous findings of Sharofiddin, Abdullah Othman, dan Alhabshi (2019), where they reported that even though zakat disbursement showed significant contributions especially towards education and social support areas, but the impact towards sustainable income development remains moderate and uneven across zakat recipients [9]. Furthermore, Mohamed Esa, Wan Mohamad Nazarie, and Rahim (2024) highlighted those persistent challenges in measurement and reporting impact keep continue to obscure the real effectiveness of zakat distribution mechanism [10]. Thus, it opens for debate among public in terms of credibility and trust towards zakat institutions.

Apart from that, the absence of standardized index specifically for zakat recipients leads to inconsistency in evaluation process across multiple zakat institutions. Every zakat institution might apply different approach, indicators, and instruments which then brings to the difficulty in making comparison across institutions. Also, it leads to challenging in long-term monitoring and comprehensive policy impact assessment. Previous study by Nuraini (2022) shows that there are various indices that assess various context like zakat performance assessment. however, such indices utilizing different

variables and dimension, which make it lack uniformity [11]. Thus, it is a need for the new standardized system for this.

Furthermore, overly economic-centred assessment approaches risk neglecting zakat's broader role as a mechanism of spiritual and social development. Poverty and well-being within the Islamic framework are inherently multidimensional, extending beyond monetary indicators to include access to essential services, dignity, and holistic quality of life; reliance on purely financial measurements therefore fails to capture the full objectives of Islamic social finance [12]. At the societal level, zakat has also been shown to contribute to social protection, communal stability, and broader social well-being, reinforcing its function beyond wealth redistribution alone [13].

Within this context, the ZAWI is conceptualised to address these gaps by offering an integrated measurement system that incorporates spiritual, emotional, social, and economic dimensions within a coherent and operational framework. The development of specialised zakat-related indices in prior research such as utilisation indices, village zakat indices, and transparency indices demonstrates both the feasibility and necessity of structured measurement tools, while simultaneously revealing fragmentation that justifies the formulation of a more comprehensive recipient-focused index [14, 15]. Accordingly, ZAWI aims to fill a critical gap in zakat management practice by providing a Shariah-grounded, recipient-specific, and decision-support-oriented index capable of guiding effective and holistic zakat distribution.

2.2 Islamic Theoretical Foundations of Well-Being

The theoretical basis of ZAWI is rooted in the holistic and integrated concept of well-being in Islam. In the Islamic framework, well-being is not limited to material sufficiency or the enjoyment of life alone, but encompasses the harmony of human relationships with Allah SWT, fellow human beings and with oneself. This concept is often formulated through terms such as *falah*, *sa'adah* and *hayah tayyibah* which describe the success of a balanced life between aspects of this world and the hereafter. In Islamic scholarship, well-being is framed in the objectives of Sharia (*maqāṣid al-Sharī'ah*), which aim to protect and promote important aspects of human life, including spiritual fulfillment and social welfare. The terms *falah*, *sa'adah*, and *hayah tayyibah* are often used in classical and contemporary Islamic literature to express balanced success that integrates both the worldly and spiritual dimensions of life. The Islamic perspective on well-being emphasizes that well-being (*hayāt al-tayyibah*) requires balanced success in this world and the hereafter integrating inner peace, ethical behavior, and social harmony with provision for the soul and material needs based on divine guidance [16].

Research focusing on mental well-being in Islam by Sulaiman, Basri, and Zabidi (2021) proposed that spiritual purification and *tazkiyah al-nafs* (self-refinement) is indeed in psychological resilience, where all the spiritual and moral value practices indeed contribute to the inner peace and stability of mind [17]. This later forming the strong basis for the holistic well-being beyond economic indicators. The inclusion of various dimensions for human welfare in Islamic model also brings significant practicality in index development. For example, efforts to conceptualize well-being indices based on *maqāṣid al-Sharī'ah* shows how spiritual, social, and economic indicators can

be integrated into measurement tools to better capture the complexity of human welfare in Islamic contexts [18]. The integration of these dimensions reflects an Islamic framework of balanced well-being in which material and non-material aspects are complementary.

By synthesizing these Islamic theoretical foundations and the identified need for holistic assessment, the ZAWI is proposed as a formative framework rather than a finalized metric. This study represents the exploratory qualitative phase, establishing the conceptual architecture required to measure well-being beyond purely financial terms. To clarify the status of this development, Table 1 outlines how these theoretical dimensions are operationalized into concrete indicators for this stage of the research.

Table 1. Proposed operationalization of ZAWI dimensions.

Dimension	Theoretical Root	Proposed Qualitative Indicators	Supporting Literature
Spiritual	<i>Tazkiyah al-nafs</i>	Consistency in <i>ibadah</i> , spiritual contentment (<i>redha</i>), and religious resilience.	[17]
Emotional	<i>Sa'adah</i> (Happiness)	Self-dignity, psychological hope, and emotional stability.	[16]
Social	<i>Hablumminanas</i>	Family harmony, community support, and social inclusion.	[12, 13]
Economic	<i>Maqasid</i> (Wealth)	Fulfillment of basic needs (<i>daruriyyat</i>) and income stability.	[8, 11]

3 Methodology

The development of ZAWI was carried out through a systematic and multi-layered process to ensure that the index had a strong theoretical basis and was relevant to the realities of the lives of poor and needy beneficiaries. As this research was qualitative, thus it focuses on understanding and conceptualizing well-being from both Islamic and beneficiary perspectives. The development process consisted of two main stages: a literature review and qualitative interviews with poor and needy beneficiaries. This approach is adopted as to ensure ZAWI was conceptually grounded and empirically informed by the perspectives of those it was designed to measure.

The first stage involved the process of reviewing the literature comprehensively. This is to identify concept, dimensions and main indicators of well-being from Islamic perspective and contemporary research findings. The main sources include al-Quran, Sunnah, classical and modern Islamic scholarship, as well as academic researches evolving around well-being, poverty, psychology in Islam and zakat management [18, 19]. The comprehensive literature review is the most important component in instrument development as it provides the definition of the theory, construct and measurement's framework that support four main dimensions which are - spiritual, emotional, social and economic - where each and every of this dimension are elaborated into constructs that reflect elements of well-being relevant to the asnaf population.

The second stage involved qualitative interviews conducted exclusively with the beneficiaries. Data were collected directly by the researcher from the zakat recipients (*mustahik*) classified under the *fakir* (poor) and *miskin* (needy) categories in Kuala Terengganu. This study involved 15 informants who were selected using purposive sampling techniques. In accordance with qualitative best practices, the sample size was not pre-determined by statistical power but was guided by the principle of data saturation [20]. Throughout the interview process, the researcher conducted a continuous assessment of the data to ensure that the core dimensions of well-being were being fully explored. Saturation was deemed to have been achieved when the final interviews provided redundant information, confirming that the 15-informant sample was sufficient to capture the depth and complexity of the *asnaf* experience for this formative stage [21].

To ensure this depth was achieved systematically, informants were interviewed using semi-structured interviews. In semi-structured interviews, the interviewer generally followed a thematic framework to explore key topics while allowing flexibility to probe further into the responses [22]. In this study, the researcher conducted interviews based on pre-determined structured questions, followed by in-depth probing to obtain more detailed explanations. Before each interview, the researcher contacted the informant to schedule a suitable date. The interviews were conducted at the informant's residence. Upon completion, the researcher transcribed each interview verbatim according to the dialogue that occurred during the session. This stage aims to capture their life experiences and perceptions of well-being, including the challenges they face and the factors they consider important for quality of life.

Thematic analysis of interview data has been used to identify patterns, themes, and constructs that can refine further conceptual framework derived from the literature reviews. Then, thematic analysis framework of six phases as suggested by Braun dan Clarke (2006, 2019) is applied in this research, which includes: familiarizing with the data, creating early codes, searching for themes, reviewing the themes, defining and naming the themes and lastly reporting the findings [23, 24]. In the early stage, all the recordings have been transcribed through verbatim and repeated readings to ensure that early overall understanding has been captured well for overall contents and contexts. Open coding then being applied to identify significant units of meaning. Code with similar meaning then being pooled or grouped inductively to create sub-theme, which further synthesized into broader, abstract themes as suggested by Guest, MacQueen, and Namey (2012) [25].

Although this analysis has been run manually without utilising any specific software, rigor was indeed maintained through systematic and proper documentation of the coding and theme generation process. Apart from that, as highlighted by Miles, Huberman and Saldana (2014), the frequency of the themes' occurrence has been recorded to support the descriptive, thus it shows the importance and seriousness of the particular theme, without any intention of statistical generalization [26]. To enhance the validity of the interpretation, verbatim quotes from informants has been included in the writings of findings, align with the practice of qualitative research practice which emphasized on the authenticity of the informants' voice [20]. By incorporating the voices of the zakat recipients, themselves, ZAWI gained its relevancy empirically and to ensure that

such indices indeed mirroring the real life of the informants (which is poor and needy asnaf) and not merely theoretical assumptions [24].

Up to this point, this research is indeed purely qualitative, and in the third stage of developing quantitative questionnaire⁴ and empirical validation is still in progress. The next stage will apply quantitative approach to assess and measure and analyze the well-being statistically across asnaf populations. These two stages approach which are literature analysis and direct input from mustahik - brings significant basis for ZAWI as a theoretically grounded and empirically informed instrument, setting the stage for subsequent quantitative validation.

4 Results and Discussion

4.1 Results

Thematic analysis of the interview data identified six main themes related to the well-being of zakat recipients (mustahik): the meaning of well-being, emotional and psychological well-being, daily life well-being, financial well-being, spiritual well-being, and personal resilience and social support.

The theme of meaning of well-being emerged as a core dimension in the experiences of mustahik. Most informants described well-being in terms of their feelings after receiving zakat, their perception of life changes before and after receiving zakat, and improvements in their overall quality of life following the assistance.

The theme of emotional and psychological well-being was identified as an important dimension. Analysis indicated that receiving zakat had a significant impact on informants' emotional states, particularly in reducing stress, anxiety, and uncertainty about daily survival. Informants reported that the stability provided by zakat contributed to feelings of relief, calm, and confidence in facing everyday challenges. Additionally, the support received influenced self-esteem and internal motivation. Some informants stated that zakat helped restore their self-confidence and reduce feelings of inferiority caused by financial hardship. Feeling valued and supported by zakat institutions was seen as a contributing factor to psychological well-being.

The theme of daily life well-being reflected informants' ability to manage routines and daily responsibilities more stably and meaningfully. Zakat assistance directly affected their capacity to meet basic needs such as food, clothing, daily expenses, children's education, and healthcare. This basic stability allowed informants to live more orderly lives with reduced stress. However, some informants noted that daily life well-being remained vulnerable, especially when zakat assistance was temporary or insufficient to meet long-term needs. This indicates that daily life well-being depends on both continuity of support and the recipients' capacity for self-reliance.

The well-being of finance disclosed that zakat plays a vital role in lowering the short-term financial stress, especially relating to daily expenses for foods, utility bills, children's education and healthcare. For example, one informant (IK6) explained that he used zakat money to pay arrears of house rental, and that matter such a huge relieve for

him and his family. Even though the amount of money received never enough for everything, but at least they can manage daily expenses where it is a prove that zakat helps the recipients to stabilize their daily financial matters and support their financial plan.

For example, one informant (IK6) explained that zakat assistance was used to pay off substantial household arrears, providing significant financial relief. Although the aid did not cover the entire amount, it allowed them to manage other expenses such as electricity bills and daily necessities, showing that zakat helps stabilize daily finances and supports financial planning. There are also some informants that showed the skill of financial management. Informant IK3 for example, reported that zakat money gives him space to strategically manage and spend the money received. He carefully spends the money for daily usage, and as a backup for anything that beyond expectation like year-end holiday. In Terengganu, normally end of the year is a monsoon season. So IK3 sometimes cannot go to work because of the heavy rain, therefore zakat money can become his backup during that time. This finding showed that the recipients of zakat actually learned to manage the fund well.

However, the interviews also revealed that financial well-being is still fragile. The zakat assistance is temporary in nature and limited. It does not guarantee for the long-term well-being, especially for those who faced high living costs or unstable regular income. Thus, it shows that financial well-being not only depends on financial aids directly.

Spiritual well-being theme also always being highlighted by the informants. Most informants said that zakat not only acted as material support, but also make them to feel grateful, inner peace, and total reliance to Allah SWT. Some spiritual elements like contentment, patience and trust to Allah SWT were seen as wow factors that help mustahik to face their challenging life, Informant IK15 for example expressed his gratitude for the help from zakat, and realized that actually there are much more person in need compared to him. With such help, it gives him and his family some space to fulfil their basic daily needs. Same goes to informant IK8, where she emphasized that sustenance depends on Allah SWT. They will keep striving and will never give up. This shows that apart from financial support, mustahik actually maintain their inner peace and live-in positive life perspective.

Finally, zakat money was also found to contribute to the self-resilience and social support. These financial aids strengthen the confidence level, motivation and the desires to rise above hardship. Informant IK5 shared her wishes to learn new skills like sewing so that she can improve her material status. She is unable to do hard labour. While informant IK12 stressed that education is the key to a ccess for better work or career and solve the poverty. Apart from that, self-resilience, family's social support, local communities, and zakat institutions play a very crucial role. Informants reported that this social chain will help to lower their feelings of isolation and left behind. For example, informant IK5 shared that his parents did support him in terms of financial. Same goes to informant IK9 where he was quite ashamed when receive the financial help from his mother.

4.2 Discussion

From the overall findings of this study, it can be discussed that the well-being of zakat recipients (*mustahik*) is a multidimensional and holistic concept, emphasizing a balance between material and spiritual aspects. Spiritual well-being emerges as a core dimension, supporting the view that well-being in Islam is not limited to material possession alone but also encompasses inner peace and meaningful life. This is consistent with Abdul Talib et al. (2025), who conceptualize zakat as a holistic instrument to fulfill broader human needs essential for a dignified life, including religion (*deen*), health (*nafs*), family and lineage (*nasl*), intellect (*aql*), and wealth (*mal*) [27]. Similarly, a study in West Java, Indonesia, found that female-headed households receiving zakat exhibited greater improvements in spiritual well-being and income distribution after zakat interventions [28].

Other empirical studies consistently show that zakat contributes to poverty reduction, narrows income gaps, and supports economic growth by redistributing resources from wealthier groups to those in need [29-33]. As a consequence, these effects ultimately enhance the overall well-being of zakat recipients.

Recently, Ismail et al. (2025) conducted a systematic review of zakat distribution effects on *asnaf* beneficiaries in Malaysia and mapped these outcomes against the Sustainable Development Goals (SDGs) [34]. Their SDG mapping analysis indicated that zakat distribution contributes to 15 of the 17 SDGs, with the strongest impact on SDG 1 (No Poverty). Zakat also significantly improves the Human Development Index (HDI), reduces inequalities (SDG 10), promotes quality education (SDG 4), and contributes to good health (SDG 3) and economic growth (SDG 8) [35]. These improvements affect recipients' emotional and psychological well-being, as well as individual resilience and social sustainability.

However, previous research also indicates a complex relationship between economic growth and well-being. While higher income is generally associated with better well-being outcomes as global data show that higher-income individuals tend to score better on various well-being indicators [36]. The findings of the present study suggest that relying solely on economic proxies may be insufficient. Despite increasing zakat distribution rates over the years, the Well-Being Index (*Indeks Kesejahteraan Keluarga*, IKK) for Terengganu remains at a moderate level (7.85), with the family economic domain scoring the lowest (6.92) compared with other domains assessed. This highlights the importance of measuring well-being directly rather than using economic indicators alone as proxies. By capturing other dimensions, such as mental health, life satisfaction, social relationships, and sense of purpose, a multidimensional well-being approach provides insights into human experiences that cannot be explained by economic growth alone.

Theoretical and Practical Contributions. Theoretically, this study contributes to the literature on Islamic social finance by providing a multidimensional conceptual framework that bridges the gap between macroeconomic indicators and individual well-being. While current research often relies on economic proxies [37] or broad SDG mapping [38], this research theoretically integrates the *Maqasid al-Shari'ah*—specifically

the protection of *deen* (religion), *nafs* (life), and *aql* (intellect)—into a formative index structure (ZAWI). By identifying spiritual and emotional resilience as core dimensions, this study offers a more nuanced theoretical lens through which to evaluate the "human experience" of zakat beyond mere poverty reduction.

Practically, this research provides a foundational decision-support framework for zakat institutions, offering a more precise tool for strategic aid distribution. By shifting the evaluative focus from traditional income distribution rates toward the multidimensional ZAWI framework, this study enables zakat practitioners to move beyond the limitations of purely economic proxies. For instance, the moderate IKK scores in Terengganu (7.85) and the significantly lower scores in the family economic domain (6.92) highlight a critical need for localized, targeted interventions. By utilizing the proposed indicators for mental health, social relationships, and spiritual peace, zakat managers can transition from "one-size-fits-all" financial aid to holistic programs that address specific vulnerabilities in a beneficiary's life. Ultimately, this framework enhances institutional accountability by allowing managers to demonstrate high-impact outcomes to stakeholders, proving that zakat interventions contribute to comprehensive human development and long-term social sustainability rather than merely providing temporary financial relief.

5 Conclusion and Recommendation

To sum up, the findings of the study suggest that the well-being of the poor and needy *asnaf* cannot be limited to the economical benchmark or total distribution of zakat only. Despite previous studies showed that higher income normally aligned with better well-being, but the findings of this research disclosed more complex reality. In the state of Terengganu context, even though the distribution of zakat increased every year, but the Family Well-being Index (IKK) still stagnant at moderate level (7.85), where the economy of the family's domain recorded the lowest score of 6.92 compared to other domains. This sad reality might be because there is none specific instrument to measure or assess the holistic well-being of these group of people. Eventually, the increment of zakat distribution per se cannot directly be assumed that the quality of life of the zakat recipients are successfully improved.

In depth thematic analysis further emphasized that the well-being of zakat recipients is assessed through various dimensions and inter-related, including emotional well-being, psychological well-being, financial stability, and resilient together with social support. All these dimensions resemble the life experience of the zakat recipients, which unable to be captured fully through economic growth or material assessment per se. Therefore, this study highlighted the need of direct and holistic well-being, including mental health, social relation and purpose of life, in line with *maqasid al-shariah* approach towards better welfare.

In conclusion, this research paper contributes most to the zakat literatures and stressed on the importance of developing new well-being index that cater various and specific dimensions towards poor and needy *asnaf* zakat recipients. This finding brings significant implications specially towards zakat institution, which highlighted that the

effectiveness of zakat management and assessment should run beyond short-term economic output. The real impact must be assessed towards the quality of life and recipients' ability. Future research is suggested to develop and validate operational and practical well-being index to support zakat management that more strategic, impactful and sustained.

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